

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

<b>DONNA JOHANSEN CROSS, et al.,</b>	)	
	)	
<b>Plaintiffs,</b>	)	
	)	
<b>v.</b>	)	<b>Civil Action No.: 1:12cv1455</b>
	)	
<b>PROSPECT MORTGAGE, LLC, et al.,</b>	)	
	)	
<b>Defendants.</b>	)	

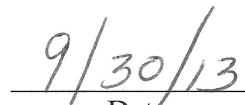
**SECOND DECLARATION OF PLAINTIFF DONNA JOHANSEN CROSS**

1. I am Donna Johansen Cross, and I make this declaration in Warrenton, Virginia based on my own knowledge.
2. I am a named plaintiff in this action.
3. I reside at 7102 Kelly Road, Warrenton, Virginia 20187.
4. When questioned in my deposition, I did not know whether I had "the ability at this time to come up with the funds to rescind the loan," because, since I work during the day, my husband David Cross handles such financial matters.
5. In July 2012, I knew my credit was good enough to refinance the house because we were ready to schedule the closing before the USDA RD problem surfaced.
6. When I was deposed, I was unaware of any negative credit reporting by American Portfolio nor the consequences of that negative reporting.
7. After my deposition, I received an adverse action notice from American Express, dated July 15, 2013, (Exhibit kk).
8. With this notice, I found that my credit was now so poor as to be unable to obtain a credit card account.

9. When I requested a copy of my credit file after I received the American Express notice, I learned for the first time that American Portfolio had been reporting my loan account as delinquent.
10. With the adverse action notice from American Express, I learned for the first time that my Experian credit score was now down to 532.
11. Before this, I had an Experian credit score of 697, as shown on DC 1523 in Exhibit jj.
12. I disputed this reporting and received the notice of correction, Exhibit ll.
13. I know of no other negative information on my credit that would keep me from qualifying for a home loan.

I have provided this information freely and voluntarily, and under penalty of perjury, I declare that it is true and complete to the best of my knowledge and belief.

  
Donna Johansen Cross

  
Date